



The Senior Edition

The Shrewsbury Council On Aging Newsletter

published Monthly for all
Shrewsbury Residents age 60 and over
June 2004 **Volume 4, Issue 6**



June 2004 Special Dates:

National Safety Month:

Happy Father's Day to Everyone!

- June 4th:** Firemen's Picnic, noon
June 8th: Holistic Talk: *What is Reiki?* 12:30pm
June 9th: COA Board Meeting 10am
June 10th: Community Dinner at High School, 5:30pm
June 11th: Better Endings Talk, 10am
Assisted Technology Talk, 1pm
June 15th: SHINE Talk, 10am
Friends of the SSC, Inc. Meeting 11:30am
Holistic Talk: *What is Chi Gong?* 12:30pm
June 18th: Office hours for Rep. Karyn Polito 9:00am
Bocce Court Dedication, 10am
Brown Bag and Movie, 11:30am
June 22nd: Hat Making Workshop, 1pm
Holistic Talk: *What is Meditation?* 12:30pm
June 25th: Newsletter Mailing 9am
June 29th: AARP Meeting 1:30pm

And much more...

see inside for details and calendar on back page



***The Town of Shrewsbury's
Council On Aging mission is to develop
and support community activities which
enhance the well-being of residents of
the town who are age 60 or older .***

The COA would like to recognize the State Office of Elder Affairs for allocating a portion of the 2004 Formula Grant to go toward supporting our Newsletter

Did You Know:

-Last month, nearly 120 people received the Newsletter on-line! You can sign up anytime by visiting the town's webpage at www.shrewsbury-ma.gov. We have bookmarks available to walk you through the steps. Call or stop by to get one!

-Former COA Board Member Henry Souda will be in the next Guinness Book of World Records for being the oldest columnist in the world!

-We *may* be getting more money in our Formula Grant! Both the House and the Senate had voted to increase COA grants beginning July 1st. For Shrewsbury, that would be nearly \$3,000 more than what we've been receiving. Thanks to Rep. Karyn Polito and Senator Guy Glodis for supporting us!



**Friends of the Shrewsbury
Senior Center, Inc.**

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(508) 841-8640

June 2004



COA Staff and General Information:

Office Hours: Monday through Friday:
8:00am-4:30pm

Office Phone: 508-841-8640

Office Fax: 508-841-8641

Staff: COA Board Members:

Paul Keegan, Chairman, Helene Tanenholtz, Vice Chairman,
John Concordia, Secretary, Al Crommett, Lillian Goodman
Helen McLaughlin and Tim Swiss

COA Director: Sharon M. Yager

Assistant to COA Director: Vicky Pellegrino

Transportation Coordinator: Cynthia Willis

Van Drivers: Ralph Anderson, Mike Jardarian, Mike
Mazzola, Dick Londergan, Ed Rezuze, Norm Vandal, and
Keith Harlow, Holly Henry

Meal Site Coordinator: Cheryl Lucier 508-841-8757

Meals on Wheels Drivers:

Alan Buckley, George Bergquist

SHINE Counselors: Mary Hardell, Al Crommett

Friendly Visitor Coordinator: Lorraine Covino

Newsletter Committee: Fran Rimkus, **Chairman**,
Ailsa Macdonald, **Editor**, Ron Davis, Norma Giumentaro,
Mary Layden, Janice McNamara, Maynard Rinker

CARES Coordinator: Dave Grillo

CMAA Liaison: Vicki Zwerdling

Volunteer Office Staff: Dorothy Dobson, Elaine Kelley,
Nancy Kowalczyk, Loretta Henry, Carmella Iacono,
Rochelle Lockwood, Lucille McHugh, Katharine Nelson,
Phyllis Robbio and Betty Viscera

Senior Aide: Susan Pappas

Veteran's Officer: Richard Perron, 508-841-8386

Office Hrs: Mondays: 8:30am to noon

Thursdays: 8:30am to 3:45pm

HAPPY MAY BIRTHDAY TO:

June 11th, Helene Tanenholtz, June 17th, Lucille McHugh,
June 22nd, Lorraine Covino, June 26th: Al Crommett

Letter from the COA Director:

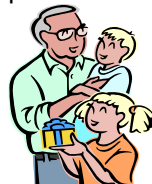
Our last month in the fiscal year! It's hard to believe another year has gone so quickly. Next month we begin Fiscal Year 2005, even though we are only half way through 2004.

Since our last issue, our two grant-funded employees, **Marcia Grillo**, our Volunteer Coordinator and **Jacqueline Guerra-Lofgren**, our Outreach Coordinator, resigned last month to take jobs elsewhere. We wish them well in their new endeavors and appreciate the work they did here during their tenure. Early in the month, we will be interviewing their replacements. If anyone is interested in these positions or know someone who is, call the office or visit our website to get the job descriptions and work plans.

We also bid farewell to volunteer **Shirley McDonnell**, who has moved to another community. Although Shirley had not been with us long, her contribution was appreciated and she will be missed. **Lakshmi Tammisetti** will be taking the summer off, but hopes to return in the fall. We also welcome **Katherine McCarthy**, who will be doing a six week summer internship with us through the Worcester Consortium's Gerontology Program.

Sad farewells to former COA Board Member **Jean Graham**, and volunteer **Vicky Flynn** who passed away last month. Jean had served on the Board well before there was even a COA department and worked hard to create a future at the COA that we enjoy today. She was also very active in the Historical Society and many other town organizations. Vicky had been a long time COA Volunteer and had helped out with various programs. We thank her and her family for asking that donations be sent to the Senior Center. Since Vicky rode our van on a regular basis, donations made in her memory will go toward operating the new van. We thank all those who had donated in her memory at press time. Both of these special women will be missed.

May June be a wonderful month for you and a happy Father's Day to all the fathers, grandfathers and great-grandfathers!



Sharon M. Yager

Save the dates:

5th Annual Health Fair: Friday, October 1st

Theme: Before and During The Emergency

COA/Commission on Disabilities Event:

Friday, Oct. 15th Featuring a panel & 3 topics

Details in upcoming issues!

Dear Readers:

I would like to thank the B'NAI SHALOM (CONGREGATION OF PEACE) for the wonderful ECUMENICAL COMMUNITY SERVICE. The Westboro Synagogue's Social Service Group offered help to Shrewsbury Seniors with Yard Work. A wonderful couple, George and Lynn Gosner, came on a Saturday with their two frisky young boys, Jacob and Isaac, and did a wonderful job. My heart goes out to them for their kindness and hope it will help stop some of the anti-Semitic persecution their people suffer from. Thank you very much. Shalom!

—Henry Souda

June 4th, Annual Firemen's Picnic & Safety Talk

It's time again for our annual program with the Firemen's Association. Join the firemen at **Noon** for a delicious meal and informative details on your fire safety, which is always timely for National Safety Month. Seating is limited for this popular event, so please call right away to get your free tickets!

**June 11th, 10am: "Better Endings" Talk**

No one likes to talk about it, but planning how you'd prefer your life's "ending" is less stressful once it's done and out of the way. These workshops will utilize a booklet to help you plan for the "end" that awaits each of us someday. Shrewsbury is proud to be part of a series of talks in the area about this important topic. Please call to sign up for our 6/11 talk with Attorney Rick Barry and reserve your seat. In the meantime, the booklets and brochures are available at the Senior Center. If our date doesn't work for you, you can attend the same talk the day before at the Holden COA (508-829-0272) Thursday June 10th 12:30 to 1:30 with speaker Flo LeClair, RN. You can reach the Holden COA at for more information.

June 11th, 1pm: "Assistive Technology" Talk

Easter Seals is proud to announce that they have a new Assistive Technology department. Easter Seals is well known for helping to provide people with disabilities with equipment and skills to stay independent. New technology is now part of their services and they would like to demonstrate and discuss what's available. Please call to sign up for their talk and come in for an interactive presentation.

**June 15th, 10am: SHINE Talk**

Confused about the new discount prescription cards that are available? You are not alone! Let SHINE help you make sense of it all. Join our SHINE Counselors Al Crommett and Mary Hardell and learn how to figure out what's the best course of action for you. Please call to sign up for their talk and reserve your seat. You can read more about the cards on page 7 in the SHINE and Mass Senior Action columns.

June 16th, 11am-noon: New Blood Pressure Clinic

Cindy DeLacy, from Auburn District Nursing, will no longer be able to provide the free blood pressure clinics we've enjoyed the past few years. Due to their budget cuts, she regrets she can no longer visit us or other communities. Lucille Virzi, RN, will be joining us in volunteering her time for the blood pressures. Although Lucille will keep the 3rd Wednesday of the month as the date, she is able to put the time back to Cindy's original time of 11am to noon, to accommodate participant requests. Welcome Lucille and best wishes to Cindy!

June 18th:10am: Bocce/Horseshoe Dedication

Join the Friends of the Senior Center, Inc., the COA and Parks and Recreation in dedicating our new Bocce Courts and Horseshoe Pits! The volunteers and organizations that made this welcome addition to the Senior Center possible will be recognized. Please call to join us! People are needed to come forward to organize a league. Call if interested.

June 18th 11:30am Lunch/Movie

This month features the newly released film "Mona Lisa Smile". School may be ending this month, but this film will bring viewers back to Wellesley College in 1953 when a new professor (Julia Roberts) shows her students that there's more to being successful than finding a rich husband. Rated PG-13, this film also stars Kirsten Dunst and Julia Stiles and comes highly recommended by fellow seniors who have seen it. Join your friends for a free movie, refreshments and soft drinks, all sponsored by Westboro Savings Bank. Bring your own lunch, or buy a lunch for \$2 at the Meal Site. **Please** call the Senior Center by the morning of June 16th to reserve your seat and/or your lunch. An accurate count is needed so that we can ensure that there are adequate refreshments.

June 22nd, 1pm Hat Making Workshop

This fun two hour workshop will be enjoyed by men and women alike. Hat enthusiast Coelynn McInich of Fitchburg will give a brief presentation on hat making from the 1700s until today and will have hats on display from her 150 piece collection. You will then spend the rest of the workshop making your very own unique hat! Cost for the workshop with an unpainted straw hat provided will be \$15. Bring your own hat to decorate and the cost is only \$5. Also bring ribbons, beads, feathers, glitter, rhinestones, pins, scraps of cloth, fish hooks, baits, broken watches, jewelry and more. When you sign up, you will be read a list of what to bring. **Please** call the Senior Center by the morning of June 17th to reserve your spot as space is limited.

June 24th, 2-8pm Red Cross Blood Drive

Once again, the COA is co-sponsoring a Blood Drive with the Shrewsbury Firemen for National Safety Month. If you are able to donate blood, the Red Cross would love to see you. Call the Red Cross donation bank office at 1-800-462-4101 with any donation questions.

Wait, there's More!**Tuesday Holistic Lecture Series, 6/8, 15, 22****Community Dinner, 6/10**

See Calendar and page 5 for more info!



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**Busy Hands
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Shrewsbury Senior

Mondays

11am

President:

Grace Fulginiti

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Citizen's Club

CARES June Column: Charitable Car Donations,**CARES Surveys, Special Thanks****By Dave Grillo, CARES Coordinator**

(Consumer Awareness and Resources for Elders in Shrewsbury)

Donating your old car to charity for the tax deduction may not be the good deal it appears to be. It is true it's convenient to have your car towed away, never to be seen again. Then, there's that tax deduction...but what if you are buying a new car? The dealer offers you \$1000 for the car you want to donate to charity. The trade-in value of the car in the NADA Guide or Kelley's Blue Book shows that, in mint condition, your car is worth \$2000. That makes you think that you are better off donating it and taking the tax deduction as if your oldie was in mint condition (like so many taxpayers do). But if you are single, and your taxable income for 2004 is between \$29,050 and \$70,350, your \$2000 charitable donation saves you only \$500 (not \$2000) on your taxes as you are in the 25% tax bracket for tax purpose.

Your savings is the value of the donated car multiplied by your top tax bracket; it is not the value itself. You would save only \$300 if your taxable income is \$7,150-\$29,050 (15% bracket) or merely \$200 with taxable income less than \$7,150 (10% bracket). If you are married filing jointly, your tax savings would be \$500 only if your taxable income is \$58,100-\$117,250 (25% bracket), or just \$300 if your taxable income falls from \$14,300-\$58,100 (15% bracket). So, you might consider accepting the dealer's trade-in offer (\$1000) and donating to your favorite charity the amount you would have saved on your taxes if you had donated your car. You could then pocket the difference, give the additional amount to charity, or have fun spending it.

Another reason to reconsider donating your car is a pending change at the IRS that would set the value of donated cars for tax deduction purposes at the dollar amount the car eventually sells for after it is removed (unless, of course, it's a cream puff!

The first few CARES Consumer Survey sheets have been submitted by Shrewsbury residents who have had satisfactory experiences with a builder/carpenter, a window installer, a plumber, and a chimney sweep. The surveys are available for your review at the front desk at the Senior Center. Make sure to ask for the sheet entitled "Where To Turn For Help" which goes with the survey. Please fill out a survey with your recommendations of individuals and businesses who have done good work for you; we all benefit from your help.

I am most grateful to Marcia Grillo, my wife, for the assistance and support she gave me while in the role of Volunteer Coordinator. My ability to communicate with and respond to Shrewsbury's seniors was significantly enhanced by her active presence at the Senior Center. *Thank you, Marcia!*

Always talk with a family member or trusted friend or call the CARES Program at the Senior Center before sending money to, investing in, or donating to any unfamiliar organization, entity or person who solicits you.

KALTSAS KORNER**Basic Estate Plan: Durable Power of Attorney**

In the next four articles, we will take a closer look at the components of a basic estate plan and address each component individually. A basic estate plan is normally comprised of a Will, Durable Power of Attorney, Health Care Proxy, and a Declaration of Homestead (in certain circumstances). In this article, we will look at the Durable Power of Attorney.

For Elder Law purposes, a Durable Power of Attorney is a document in which you (the "principal") grant to another (the "agent") the legal right to make financial decisions for you in the event you become incapacitated and cannot communicate your desired financial decisions. You are not giving up your right to make decisions; you are simply allowing another to act on your behalf.

A Durable Power of Attorney can take effect immediately or at some point in the future. A Durable Power of Attorney that takes effect in the future is called a "springing" power and only takes effect when the event described in the instrument itself takes place. Typically, the event described in the instrument is the incapacity of the principal. The power should also define incapacity so that there is some means by which the occurrence of that event can be determined. Alternatively, even when the power of attorney is immediately effective, it can be held in escrow and released only upon the occurrence of a specified event.

It is usually advisable that the principal name more than one agent. If more than one agent is named, you will then need to decide if the agents can act independently from one-another, need to act together, or whether one acts only in the event the other can not.

In a Medicaid or Estate Planning context, it is often times essential that the agent be able to gift assets from the principal's estate. In Massachusetts, it is important that your power contain a specific gift-giving provision. Where a loved one is the agent, it is often the intent of the principal that the agent participate in that gifting program. In those cases, it is important that your power contain a specific provision authorizing the agent to self-deal.

The Durable Power of Attorney is perhaps the most powerful document in the Basic Estate Planning arsenal. In closing, remember that the agent, in effect, stands in the shoes of the principal and acts for him or her on financial and business matters. The agent has a duty of good faith and must use the principal's finances as the principal would for his or her benefit.

This article gives general information and not specific legal advice on individual matters. Persons wanting individualized advice on matters discussed should contact an advisor experienced in those matters.



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June 10th, 5:30pm Community Dinner

Don't miss our last Community Dinner before Fall! Joe Montecalvo and the Rotarians will put on another community dinner at the High School. At press time, dinner and entertainment were still a "surprise", but we're sure you won't be disappointed. Tickets are available to Shrewsbury residents for \$2 at the Senior Center.

Tuesday Holistic Lecture Series

Do you wonder what Reiki, Chi Gong and Meditation are? Learn of their benefits and see how these holistic forms of wellness can benefit you. Walter Rice, who offers each of these programs, will present the free, short talks as listed below:

June 8th, 12:30pm What is Reiki?

June 15th, 12:30pm What is Chi Gong?

June 22nd, 12:30pm What is Meditation?

In addition, **Reiki** will be offered every Tuesday at 1pm.

Chi Gong will be offered every Tuesday at 2pm.

Donahue Rowing Center Open House

In Celebration of National Learn to Row Day come to an open house at the Donahue Rowing Center on Saturday, June 12th from 9-11 am, rain or shine. Take a tour of the facilities, meet local crew teams, see demonstrations, and more! Come and see the largest rowing only facility in the USA right in your own backyard!

**Congratulations Artists!**

Thank you to all the members of the Parks & Recreation art classes and members of the Independent Artists group for the art show display put on May 14th. We should be proud of the many talented artists we have in Shrewsbury! Check out pictures from the art show on the web site: <http://www.shrewsbury-ma.gov/councilaging/gallery.asp>

Annual State Contest: Deadline Approaching!

Secretary William Galvin announces the 8th Annual Senior Citizens Artistic Interpretation of the State House Holiday Card Contest is now accepting entries. Entries must be submitted by seniors age **62**. Any medium of art is acceptable. Deadline is 7/15/04. More information is available at the Senior Center.

Mass Audubon Senior Walk

9:30-11am, June 29th at Broad Meadow Brook Sanctuary. Breathe the fresh air, stretch your legs, take in the beauty that surrounds you. Discover the richness of Worcester urban oasis. Walks are 1½ hrs and cost \$4. Call 508-753-6087.

Are you trying to walk the recommended **10,000 steps** per day? If so, the Senior Center may be able to purchase **Pedometers** in bulk to sell at \$8 each. Please call if interested.

Library Happenings:

Thurs., June 10: (7:30pm) Genealogy Club

Tues., June 15: (7pm) Great Books Discussion Group:
Book this month: *Henderson the Rain King*, by Saul Bellow.

Details of these programs can be found on-line at the Library's calendar of events by calling 508-842-0081

Or by visiting: www.libraryinsight.com/Events.asp.

Health Department Reminder:

Leaves, Grass and Yard Waste can be dropped off at the Municipal Garage from 8:30 to 11:30 on Saturday, June 5 and 19th, as well as July 3, 17, and 31, and August 14 and 28. Call the Health Department at 508-841-8512 with any questions.

Worcester Art Museum (WAM)

June 21st through July 2nd: "2 Guest Artists, 9 workshops, 100 new friends." Artists feature Marc Cote, a print maker who teaches art at Framingham state and Rosemary LeBeau, who shows "book as art". Workshops will include drawing, painting, writing, woodcutting, bookmaking and more. The Art Museum can be reached at 508-799-4406 or on-line at www.worcesterart.org.

Tower Hill Botanical Garden:**Art in the Garden Series:**

Barry Van Dusen's "Natural Inspiration" Paintings will be on display through **Sunday, June 27th**. Gary Barsomian-Dietrich and Edward Sundin's "The Miracle of Nature" will begin **Tuesday, June 29th**. Each year, Tower Hill features the work of artists who have been inspired by the gardens and natures. Most of the art work in the shows is offered for sale, with proceeds supporting the ongoing mission of Towner Hill.

Integrated Pest Management Class:

Saturday, June 12th, 1-4pm, \$29 for nonmembers, \$25 for members. Bug season is gearing up! Learn new tactics in battling pests. Workshop will discuss pesticides and minimizing environmental, health and economic risks. You'll learn about botanical herbicides, insecticides, fertilizers, companion plantings and new generation biologicals. Tower Hill can be reached at 508-869-6111.

Buy A Gift For A Graduate: Or Yourself!

Collect a piece of Shrewsbury history! Money from the purchase of a Cat's Meow collectible will go toward Shrewsbury High School student grants. Collectibles range in price from \$15 to \$25 and include the new High School, the Colonial Emblem, Oak Street High School, Beal School and the Rowing Center. Call Mary Rose (Cote) Casey (Class of '69) at 508-755-3922 for more information.



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Travel To learn more about an upcoming trip, call the contact people listed. **Also call for their list of other trips planned. Flyers available at the Senior Center:**

Anna & Bernie Keiser: 508-753-1387:

Foxwoods - June 16th

Lincoln Park - June 23rd

Smoky Mountain: Sep. 20-26th

Frank Fulginiti : 508-845-6509:

4 Lads At Log Cabin on Mt. Tom - June 22nd

Foxwoods: July 13th, August 10th, Sept. 7th

Lobster Feast at the Log Cabin: August 3rd

8 Day MACKINAC Island - September 9th-16th

The Friends of the Shrewsbury Senior Center, Inc.

Submitted by Diane Lindberg

The general meeting of the **Friends of the Shrewsbury Senior Center, Inc.** will be held at Indian Meadows in Westboro on Tuesday, June 15, 2004. The social begins at 11:30 and the luncheon of salad, chicken or fish, oven roasted potatoes, apple crisp and coffee or tea will be served at 12:00. Members cost is \$12 and non members cost is \$15. You may purchase tickets from Elaine Kelly at the Senior Center front desk Monday and Friday. Deadline to purchase tickets is June 8, 2004. Bring a friend and enjoy the fun and fellowship until we meet again in September.

As we plan for the September meeting, be sure to look for our article so you can read about our new EXCITING meeting plans! Don't miss out! Come along with a friend for a wonderful gathering, goodies and coffee! You can also renew your membership or join the Friends group at this meeting. Have a wonderful summer!

The Friends of the Shrewsbury Senior Center thank you for your continued support and appreciate your efforts in making our fundraises a BIG success!

AARP: Last month, AARP Board Member Madeline Gentile was pleasantly surprised when she received a special AARP award and pin in conjunction with national Volunteer Recognition week. AARP President and Chief Executive Officer signed Madeline's letter, stating, "Each year...we recognize volunteers, who, like yourself, serve their fellow citizens in countless ways every day. We salute each and every one and invite others to follow their example." Madeline still doesn't know who nominated her and whoever did so far has stayed mum! Congratulations Madeline!

AARP's last meeting before their summer hiatus will be June 29th, 2004 at 1:30pm.



Madeline Gentile proudly shows off her certificate with COA Director Sharon Yager.

Piecemakers Quilting Group

Continues to sell raffle tickets for the beautiful quilt they made. The Raffle will be held at the Health Fair on October 1st. All proceeds will be given to the Senior Center. The Quilting Group meets on Monday mornings. For information, call Marlene F. Holohan at 508-842-8368.

Shrewsbury Friends Men's Club

Submitted by Al Vadenais

Last month featured more meetings with interesting speakers! Kevin Grady, local FBI Agent from Shrewsbury, and Paul Phillips, Clark University Basketball Coach, were featured speakers.

C.J. Pederson of The Central New England Better Business Bureau spoke on business scams and schemes. Bob Fouracre, Broadcaster of Holy Cross Games, entertained with stories based on his experiences.

Thomas Sullivan, Holy Cross Coach, talked about the Eastern Sprints on Lake Quinsigamond.

Join us every Thursday at 9am for coffee, donuts, friendship and an interesting talk. We'll be breaking soon for the summer, so don't miss out!

SERVE: Good Food Means Good Health!

Steak Season continues! Now through September, SERVE's famous steak package is available for \$17. You'll get six delicious hotel/restaurant quality 8 oz. Sirloin strip steaks. Also available: Uncle Jimmy's Baby-back BBQ Ribs for \$13. You can now sign up on-line at www.servenewengland.org or in person at the Shrewsbury SERVE host site, Mount Olivet Lutheran Church office. The Church's sign-up hours are Monday through Thursday from 9am-1pm. Call (508) 842-2731 before you go to make sure a church staff person is available to sign you up. Deadline is June 10th for distribution on June 26th.

Farmer's Market Coupon Time Again!

Enjoy fresh produce for those who qualify. Call the Senior Center to get more information.

Senior Golf Opportunities

Heritage Country Club in Charlton, holds monthly golf tournaments through October. The cost is \$5 for each monthly play, plus greens fees, which are reasonable, as they include cart and lunch. Contact Dave Archambo at 508-842-2165 for questions and schedule dates.

The co-ed **Senior Casual Golf Group** meets Wednesdays at **Stonybrook Golf Club**. For more information, contact Mary Johnson at 508-842-8691.

Cyprian Keyes, in West Boylston, has senior rates for those 60 and older. Play Monday through Thursday, for \$29 at any time. You can add a cart for \$14. Call 508-869-9900.

Calvary Tournament: Friday, June 18th: 10th Annual Tournament. Proceeds benefit the Calvary Retreat Center. Format is Florida style and \$85 includes 18 holes of golf at the Leicester Country Club, golf cart, awards and supper. You can also join them for the supper and raffle only for \$20. Call 508-842-8821 for more information.

Yard Sale Update: Yard Sale has been postponed until September. Volunteers are needed to help organize the event. Please call the Senior Center if interested.



**By Ellin Hassett,
Regional SHINE Director**
See Page 3 for Scheduled Talk!

**"Medicare Endorsed Discount Drug Cards
1,2,3 Is this for me?"**

Medicare beneficiaries can enroll in a Medicare Endorsed Discount Drug Card for an effective date of June 2004. These cards can save up to 10-15% on the cost of prescription drugs. Some people may find these cards very helpful and others may not benefit at all, depending on the circumstances. These cards can cost up to \$30 per year.

For lower income Medicare beneficiaries (\$12,569 for an individual and \$16,862 for a couple) you may qualify for a \$600 credit from one of these cards. This credit is only from a Medicare Approved card. If your income is at or below this amount it is worth looking into.

More information is available at www.medicare.gov or by calling the **SHINE Program at (800) 243-4636 option #2.**

For questions regarding any of these topics or another health insurance questions, please call the SHINE Program at 1(800) 243-4636 option 2.

Good Resources To Have

The Attorney General's Office has published an 8pg Booklet entitled "Consumer Advisory: Medicare Reform". Brochures are available at the Senior Center and on-line at www.ago.state.ma.us/pubs/medicare_brochure.pdf. These booklets are highly recommended by Rep. Karyn Polito.

Restocked:

File of Life Cards and Packets

Caregiver Guides: thorough, 136pg book

Caregiver Organizer: Handy, checkbook style resource
Come by and pick yours up or call to have it mailed to you!

Upcoming Alzheimer Support Groups

The Family and Caregiver Alzheimer Support Group provides support, education and a chance to share feelings ideas and concerns about this disease. The group meets the 1st Tuesday of every month from 7-8:30pm at Whitney Place in Westboro, 1 Lyman Street. Light refreshments are served. Call Aimee Rizzo at 508-836-4354, ext. 3706 for more information. This month's meeting is June 1st and next month's is July 6th.

Fallon Representative

Will be back at the Senior Center next month. In the meantime, you can visit regional representative Janice Sochalski at several area locations during June. If you have a Fallon Senior Plan question, call 1-800-868-5200 for more information. Great talks are also being offered.

Two Issues To Be Aware Of:

Reported by Mass Senior Action Council

1. Prescription Advantage: The House Budget increased the allocation of \$96 million from last year's budget to \$114 million for the FY05 budget. This increased amount will allow for 10,000 more seniors and persons with disabilities (on SSDI) to join Prescription Advantage. We were also successful in getting passed two amendments to the Prescription Advantage Program that entails the following:

-The enrollment period will be at least 1 month with an advance notification of at least 45 days publicized by Elder Affairs.

-The out of pocket spending cap will remain the same.

The Senate Budget increased funding by \$14 million to a total of \$110 million for Prescription Advantage. Also, the funding will provide coverage for 18,000 new members and will open enrollment for 1 month this fall to all eligible applicants. The Senate supports ongoing enrollment for people who will turn 65 in the next year.

*Please note the program is due to expire in 2006.

Please call your State Rep. Karyn Polito and Senator Guy Glodis for their continual support of the Prescription Advantage Program!

2. Medicare Drug Discount Cards: What you need to know?

From an advocacy perspective, seniors and persons with disabilities on SSDI should carefully review mailings they receive regarding discount drug cards. Enrollment began in May and the discount card programs end in 2006.

Here are some bullet points you need to know:

-If you already have a drug plan with your health insurance, it is recommended that you keep what you have.

-Not all discount cards cost \$30 to enroll. Some are less, but not more. A comparative list is available on www.medicare.gov.

*Please note that if you are on Mass Health, you are not eligible to apply. Low income folks may be entitled to a \$600 subsidy.

*Please be aware that whoever offers a discount card program can change the medication and price of the drug every seven days. For example, if you have a "X" discount card to buy Lipitor at a 10% discount, one week later, the company has the right to stop offering the discount.

*You can have only one discount card unless there is an open enrollment change.

In summary, shop carefully for a discount card if you choose to buy one. Be aware that the discount may not really be a savings for you. Many drug companies have increased the price of their medications prior to the discount card program going into effect. **Drug companies set their own discount and set their own base prices!**

Please contact your SHINE Counselor for more information on the discount card programs.

We invite you to join us for our next Chapter Meeting on June 8th from 1-3 PM at the Worcester Senior Center on 128 Providence Street. Our guest will be Ed Augustus, candidate for State Senate. Please contact us at 508-755-7878 if you have any questions. Our website is www.masssenioraction.org.



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June 2004 Calendar

Monday	Tuesday	Wednesday	Thursday	Friday
Elder & Disability Law Advocates • Guardianships • Estate & Medicaid Planning • Medicaid Benefit Applications Worcester (508) 755-6525	1 Trip: Greendale Mall 10-12 Independent Artists 1pm: Reiki 2pm: Chi Gong Macaroni & Cheese	2 11:00 Yoga 11-noon: Bridge Lessons 12:30 Bridge/1-3:00 Whist 1-2:00, 2:15-3:15 Pilates Chicken L'Orange	3 9:00 Men's Club 10:45 Watercolor 11:00 Music with Kitty 1:00 Pitch Baked Fish	4 9:30 Writer's Workshop 10:00 Cribbage Noon: Firemen's Picnic and Educational Program 1:00-3:00 Busy Hands Roast Turkey (Meals On Wheels only)
7 9:30 Piecemakers 11:00 SSC Club 11:30 Whist 12:30 Bridge Honey Mustard Chicken	8 Trip: Spag's 10-12 Independent Artists 10am Spinal Screening 12:30pm: What Is Reiki? 1pm Hearing Screening 1pm: Reiki 2pm: Chi Gong Vegetable Cheese Bake	9 10:00 COA Board Meeting 11-noon: Bridge Lessons 11:00 Yoga 12:30 Bridge/1-3:00 Whist 1-2:00, 2:15-3:15 Pilates Beefy Ziti Bake	10 9:00 Men's Club 10:45 Watercolor 11:00 Music with Kitty 1:00 Pitch 5:30 Community Dinner (at High School) Liver & Onions	11 9:30 Writer's Wkshp 10:00 Cribbage 10am: Better Endings Talk 1:00-3:00 Busy Hands 1pm: Assisted Technology Talk Cheese Ravioli
14 9:30 Piecemakers 11:00 SSC Club 11:30 Whist 12:30 Bridge Stuffed Peppers	15 Trip: Solomon Pond 10am Independent Artists 10am: SHINE Talk 12:30pm: What Is Chi Gong? 11:30am: Friends of the SSC, Inc. (Indian Meadows) 1pm: Reiki, 2pm: Chi Gong Teriyaki Chicken Salads	16 10-12 Free Legal Clinic 11:00 Yoga 11-noon: Bridge Lessons 12:30 Bridge/1-3:00 Whist 11amB.Pressure Screening 1-2:00, 2:15-3:15 Pilates Swedish Meatballs	17 9:00 Men's Club 10:45 Watercolor 11:00 Music with Kitty 1:00 Pitch Roast Pork	18 9:00 Rep. Politto Office Hrs 9:30 Writer's Workshop 10:00 Cribbage 10am: Bocce Dedication 11:30am: Lunch and Movie 1:00-3:00 Busy Hands Fish Victor
21 9:30 Piecemakers 11:00 SSC Club 11:30 Whist 12:30 Bridge Chicken Chow Mein	22 Trip: Target 10am Independent Artists 12:30pm: What Is Meditation? 1pm: Reiki 2pm: Chi Gong 1pm: Hat Making Workshop Meatloaf	23 11:00 Yoga 11-noon: Bridge Lessons 12:30 Bridge/1-3:00 Whist 1-2:00, 2:15-3:15 Pilates Roast Turkey	24 9:00 Men's Club 11:00 Music with Kitty 1:00 Pitch 2-8pm Red Cross Blood Drive Hot Dog/Roll	25 9am Newsletter Mailing 9:30: Writers Workshop 10:00 Cribbage 1-3 Busy Hands Baked Chicken
28 9:30 Piecemakers 11:00 SSC Club 11:30 Whist 12:30 Bridge Fish Filet with stuffing	29 Trip: Auburn Mall 10am Independent Artists 1pm: Reiki 2pm: Chi Gong 1:30pm: AARP Meeting Veal Parmesan	30 11:00 Yoga 11-noon: Bridge Lessons 12:30 Bridge/1-3:00 Whist 1-2:00, 2:15-3:15 Pilates Chicken Picatta	All special monthly activities, meetings and screenings <u>appear in italics on the Calendar:</u> Please call the Senior Center at 841-8640 to register for or learn about an activity, screening or clinic. The entrée at the Village Café is listed each day. Please call the Café Office at 508-841-8757 the business morning before to reserve your seat.	